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November 20, 2014

**VIA ECF
AND FIRST-CLASS MAIL**

Chambers of the Honorable Robert D. Drain, U.S.B.J.
United States Bankruptcy Court
300 Quarropas Street
White Plains, New York 10601-4140

Re: Jonathan M. Lillian, Debtor
Chapter 7 Case
Docket No. 13-23048 (RDD)

Dear Judge Drain:

This loss mitigation status letter is submitted on behalf of Pentagon Federal Credit Union ("PenFed"). The first status conference in this case was originally held on October 3, 2013.

Several loss mitigation hearings have been held, and status reports filed, over the past year. As previously reported, PenFed's review of debtor's financial documents indicated debtor's income was insufficient to sustain the monthly mortgage payments to PenFed, even with the lowest rate and longest term. At the last hearing, counsel to debtor suggested that debtor's spouse would consent to be an obligor on the note in order for her income to be taken into consideration for the requested loan modification. However, debtor's counsel advises that debtor's wife has not agreed to become an obligor. Thus, the loss mitigation has been unsuccessfully completed.

In view of the foregoing, we respectfully request that PenFed's Motion for Relief from Stay (ECF Doc No. 13), be restored to the calendar to the court's next available date.

We thank you in advance for your Honor's continued courtesies and assistance herein.

Respectfully submitted,


MICHAEL L. MOSKOWITZ

MLM/jg
cc: Dawn Kirby, Esq.
Mark S. Tulis, Esq., Chapter 7 Trustee